

## Digital Payment Usefulness and Trustworthiness as Drivers of Customer Stickiness: The Mediating Role of Customer Experience in Intercity Bus Services

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### ABSTRACT

*This study examines the effects of perceived usefulness and trustworthiness on customer stickiness, with customer experience as a mediating variable, in the context of digital payment usage among intercity bus passengers (AKDP) at Purabaya Terminal, Indonesia. Using an explanatory quantitative approach, the study surveyed 132 respondents who had used digital payment systems in their travel transactions. Data were collected through structured questionnaires and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that perceived usefulness and trustworthiness have a positive and significant effect on customer experience, which in turn significantly influences customer stickiness. Mediation analysis confirms that customer experience significantly mediates the relationship between perceived usefulness and trustworthiness and customer stickiness, indicating that functional benefits and user trust shape sustained usage behavior through experiential mechanisms. These findings extend the Technology Acceptance Model (TAM) by demonstrating the role of perceived usefulness and trustworthiness in explaining post-adoption behavior in digital payment usage. Practically, the study provides insights for public transportation service providers to enhance digital payment implementation by prioritizing system usefulness, trust, and positive customer experience to encourage long-term usage.*

**Keywords:** *perceived usefulness, trustworthiness, customer experience, customer stickiness, digital payment.*

### ABSTRAK

*Studi ini bertujuan untuk menguji pengaruh perceived usefulness (manfaat yang dirasakan) dan trustworthiness (kepercayaan) terhadap customer stickiness (retensi pelanggan), dengan customer experience (pengalaman pelanggan) sebagai variabel mediasi, dalam konteks penggunaan pembayaran digital pada penumpang bus antar kota dalam provinsi (AKDP) di Terminal Purabaya, Indonesia. Pendekatan yang dipilih dalam studi ini adalah kuantitatif eksplanatori dengan melibatkan 132 responden yang pernah menggunakan sistem pembayaran digital dalam transaksi perjalanan mereka. Data dikumpulkan melalui kuesioner terstruktur dan dianalisis menggunakan metode Partial Least Squares–Structural Equation Modeling (PLS-SEM). Hasil riset di lapangan menunjukkan bahwa perceived usefulness dan trustworthiness berpengaruh positif dan signifikan terhadap customer experience, yang selanjutnya berpengaruh signifikan terhadap customer stickiness. Analisis mediasi mengonfirmasi bahwa customer experience secara signifikan memediasi hubungan*

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*antara perceived usefulness dan trustworthiness terhadap customer stickiness. Hal ini menunjukkan bahwa manfaat fungsional dan kepercayaan pengguna membentuk perilaku penggunaan berkelanjutan melalui mekanisme pengalaman. Temuan ini memperluas Technology Acceptance Model (TAM) dengan menunjukkan peran perceived usefulness dan trustworthiness dalam menjelaskan perilaku pasca-adopsi pada penggunaan pembayaran digital. Secara praktis, penelitian ini memberikan wawasan bagi penyedia layanan transportasi publik untuk meningkatkan implementasi pembayaran digital dengan memprioritaskan kegunaan sistem, kepercayaan, dan pengalaman pelanggan yang positif guna mendorong penggunaan jangka panjang.*

**Kata Kunci:** persepsi manfaat, kepercayaan, pengalaman pelanggan, retensi pelanggan, pembayaran digital.

## INTRODUCTION

The rapid growth of digital payment systems has become a key driver of transaction efficiency across various service sectors, including public transportation Sudarmanto et al., (2024). In Indonesia, the adoption of digital payment instruments has increased significantly in recent years, supported by the expansion of mobile technology and the national push toward a cashless society (Perbanas, 2024). Digital payments are expected to reduce transaction time, minimize cash handling risks, and improve service convenience for users in high-mobility environments such as public transportation (Kotler & Keller, 2016; Hasan et al., 2022). Despite the increasing availability of digital payment infrastructure, sustained usage among users remains inconsistent. Prior studies grounded in the Technology Acceptance Model (TAM) emphasize that perceived usefulness plays a critical role in shaping users' behavioral intentions and continued system use (Davis, 1989; Venkatesh et al., 2003). In the context of digital payments, perceived usefulness reflects users' evaluations of whether the system enhances transaction efficiency, effectiveness, and overall travel experience. Empirical evidence suggests that higher perceived usefulness is positively associated with continued usage of digital financial services (Oliveira et al., 2016; Liébana-Cabanillas et al., 2020).

In addition to functional benefits, trustworthiness has been identified as a central determinant of sustained digital payment usage. Trustworthiness refers to users' confidence in the security, reliability, and integrity of digital systems, particularly when transactions involve financial risk and personal data (Mayer et al., 1995; McKnight et al., 2002). Previous studies indicate that trust significantly influences users' willingness to repeatedly engage with digital payment platforms and reduces perceived uncertainty in electronic transactions (Gefen et al., 2003; Zhou, 2011). In public transportation settings, where transactions occur frequently and under time pressure, trust becomes an essential prerequisite for continuous usage. Beyond perceived usefulness and trustworthiness, recent literature highlights the importance of customer experience in explaining post-adoption behavior in digital services. Customer experience encompasses users' cognitive and emotional responses arising from interactions with a system throughout the usage process (Schmitt, 1999; Lemon & Verhoef, 2016). Studies have shown that positive customer experiences strengthen satisfaction and foster behavioral outcomes such as repeat

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usage and loyalty (Klaus & Maklan, 2013; Rose et al., 2012). In digital payment contexts, smooth transaction processes and perceived safety contribute to favorable experiences that may reinforce long-term usage behavior.

Sustained usage behavior is commonly conceptualized as customer stickiness, defined as users' tendency to repeatedly use a service and resist switching to alternatives (Lin, 2007; Hsu et al., 2014). Prior research demonstrates that customer stickiness in digital platforms is influenced by both utilitarian value and experiential factors, indicating that users remain engaged when functional performance is complemented by positive experiences (Zhou, 2011). However, empirical studies that simultaneously examine the relationships between perceived usefulness, trustworthiness, customer experience, and customer stickiness particularly in the context of public transportation remain limited.

Most existing studies tend to focus on direct effects between technological perceptions and continued usage, while overlooking the mediating role of customer experience in translating functional and trust-based perceptions into sustained behavioral outcomes. This limitation highlights a research gap in understanding how customer experience operates as an intervening mechanism between digital payment attributes and customer stickiness in high-frequency service environments such as public transportation. Accordingly, this study aims to address the identified research gap through the following objectives: (1) To examine the effect of perceived usefulness on customer experience in digital payment usage among AKDP bus passengers. (2) To analyze the effect of trustworthiness on customer experience in digital payment usage among AKDP bus passengers. (3) To investigate the effect of customer experience on customer stickiness. (4) To examine the mediating role of customer experience in the relationship between perceived usefulness and trustworthiness and customer stickiness. By addressing these objectives, this study contributes theoretically by extending the application of the Technology Acceptance Model (TAM) to post-adoption behavior through the inclusion of customer experience and customer stickiness constructs. Practically, the findings provide insights for public transportation service providers in designing digital payment systems that not only emphasize functional efficiency and security but also deliver positive user experiences to encourage sustained usage.

#### ***Perceived Usefulness and Customer Experience***

Perceived usefulness is a core construct of the Technology Acceptance Model (TAM), defined as the degree to which an individual believes that using a particular system enhances task performance (Davis, 1989). Within digital payment systems, perceived usefulness commonly reflects transaction speed, convenience, and effectiveness in completing payment activities (Venkatesh et al., 2003). In public transportation contexts, usefulness is particularly salient due to the time-sensitive and repetitive nature of fare transactions. Empirical studies consistently demonstrate that perceived usefulness positively influences users' evaluations of digital services. Oliveira et al. (2016) found that perceived usefulness significantly enhances users' positive perceptions of mobile payment systems. Similarly, Liébana-Cabanillas et al. (2020) reported that functional benefits increase users' perceived value and experience in electronic payment usage. Kim and lee, (2010) further confirmed that

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usefulness perceptions reduce cognitive effort during transactions, contributing to smoother service experiences. In the Indonesian context, several studies highlight the importance of perceived usefulness in shaping users' experiences with digital payment systems. Rahi et al. (2021) found that perceived usefulness significantly improves user experience and satisfaction in Indonesian mobile banking services. Likewise, Susanto et al., (2022) reported that digital payment adoption in transportation services is strongly influenced by perceived efficiency and practicality. This finding is further supported by evidence from Indonesia, where Ulhaq and Permatasari (2024) found that perceived usefulness and transaction practicality significantly influence the adoption of QRIS-based e-payment systems. From a TAM perspective, perceived usefulness functions as a primary cognitive evaluation that precedes experiential responses. When digital payment systems are perceived as useful, users are more likely to experience convenience and reduced transaction friction, leading to a positive customer experience.

H1: Perceived usefulness has a positive and significant effect on customer experience.

#### ***Trustworthiness and Customer Experience***

Trustworthiness refers to users' belief that a system is reliable, secure, and capable of protecting personal and financial information (Mayer et al., 1995; McKnight et al., 2002). In digital payment environments, trustworthiness is particularly critical due to the intangible nature of transactions and perceived financial risk. Previous studies emphasize trust as a fundamental determinant of digital service evaluation. Gefen et al. (2003) demonstrated that trust significantly reduces perceived risk and enhances users' comfort in electronic transactions. Zhou (2011) found that trustworthiness positively influences users' experiential satisfaction with mobile payment platforms. Kim and Swinney (2009) further showed that trust increases emotional comfort, which directly improves service experience. Empirical evidence from Indonesia supports these findings. Wibowo et al. (2023) reported that trust in digital payment security significantly influences user experience in cashless transportation systems. Similarly, Pratiwi (2026) found that trustworthiness strengthens users' confidence and emotional responses toward digital financial services in Indonesia's public service sector. In high-frequency transportation services, trustworthiness reduces users' anxiety during repeated transactions, enabling smoother interactions and more favorable experiential outcomes. Thus, trustworthiness is expected to play a crucial role in shaping customer experience in digital payment usage.

H2: Trustworthiness has a positive and significant effect on customer experience.

#### ***Customer Experience and Customer Stickiness***

Customer experience refers to customers' overall cognitive and emotional responses resulting from interactions with a service across multiple touchpoints (Schmitt, 1999; Lemon & Verhoef, 2016). In digital services, experience reflects ease of use, emotional comfort, and perceived reliability throughout the usage process. Prior studies identify customer experience as a key predictor of post-adoption behavior. Klaus and Maklan (2013) found that positive digital experiences

significantly enhance users' continued engagement with services. Rose et al. (2012) demonstrated that favorable experiences strengthen users' attachment to online platforms, leading to repeated usage. Zhou (2011) further confirmed that experience-driven satisfaction fosters stickiness in digital environments. In the Indonesian context, experiential factors have been shown to play a vital role in sustaining digital service usage. Prihartono et al., (2022); Nguyen & Ha, (2022) reported that positive service experience significantly increases continued usage intention in digital transportation services. Similarly, Rahmawati et al. (2021) found that experiential satisfaction enhances customer stickiness in Indonesian digital platforms. Within the TAM extension framework, customer experience represents an affective post-adoption outcome that translates cognitive evaluations into sustained behavioral patterns. Positive experiences encourage users to repeatedly use digital payment systems and resist switching alternatives.

H3: Customer experience has a positive and significant effect on customer stickiness.

#### *The Mediating Role of Customer Experience*

While perceived usefulness and trustworthiness influence users' evaluations of digital payment systems, their effects on sustained usage behavior may not be direct. Prior studies suggest that experiential mechanisms play a mediating role in translating functional and trust-based perceptions into behavioral outcomes (Klaus & Maklan, 2013; Rose et al., 2012). Empirical research indicates that customer experience mediates the relationship between technological attributes and post-adoption behavior. Zhou (2011) found that user experience mediates the effect of trust on continued mobile payment usage. Similarly, Oliveira et al. (2016) reported that experiential evaluations bridge the relationship between system usefulness and usage continuity. In the Indonesian digital service context, Rahmawati et al. (2021) confirmed that customer experience serves as an intervening variable linking system perceptions and long-term usage behavior. These findings suggest that functional efficiency and trustworthiness contribute to customer stickiness primarily through the formation of positive experiences.

H4: Customer experience mediates the relationship between perceived usefulness and customer stickiness.

H5: Customer experience mediates the relationship between trustworthiness and customer stickiness.

## **METHODS**

This study adopted an explanatory quantitative survey design to examine the effects of perceived usefulness and trustworthiness on customer stickiness, with customer experience as a mediating variable (Creswell & Creswell, 2017). The research focused on intercity bus passengers (AKDP) at Purabaya Terminal, Indonesia, who had used digital payment systems in their travel transactions. This context was selected due to the increasing implementation of cashless payment systems in public transportation services and the importance of understanding factors influencing sustained usage behavior. Using a purposive sampling technique, respondents were selected based on the following criteria: (1) having used digital

payment systems when conducting bus travel transactions, and (2) being at least 17 years old. A total of 132 valid responses were collected and considered sufficient for analysis using Partial Least Squares–Structural Equation Modeling (PLS-SEM), which is suitable for predictive research and mediation analysis with relatively small sample sizes (Hair Jr et al., 2021). Perceived usefulness was measured using indicators related to transaction efficiency, convenience, and practicality of digital payment systems, consistent with prior technology acceptance research (Davis, 1989; Venkatesh et al., 2003). Trustworthiness captured users’ perceptions of system security, reliability, and protection of personal data, reflecting trust-based evaluations in electronic transactions (Mayer et al., 1995; McKnight et al., 2002). Customer experience was assessed through indicators representing respondents’ cognitive and emotional evaluations during digital payment usage, including ease of use, comfort, and transaction smoothness (Schmitt, 1999; Lemon & Verhoef, 2016). Customer stickiness was measured by indicators reflecting repeated usage intention and resistance to switching to alternative payment methods (Lin, 2007; Hsu et al., 2014). Data were collected using a structured online questionnaire, distributed to respondents who met the sampling criteria. All items were measured on a five-point Likert scale, ranging from 1 (“strongly disagree”) to 5 (“strongly agree”). The use of an online survey enabled efficient data collection while ensuring respondent anonymity. The proposed research model and hypothesized relationships among variables are illustrated in Figure 1 (Conceptual Framework). Data analysis employed Partial Least Squares–Structural Equation Modeling (PLS-SEM) using SmartPLS software. Following Hair Jr et al. (2021), the analysis involved: (1) evaluating the measurement model to assess reliability and validity, (2) examining the structural model to test the hypothesized relationships and explanatory power, and (3) conducting mediation analysis using a bootstrapping procedure to assess the indirect effects of perceived usefulness and trustworthiness on customer stickiness through customer experience.

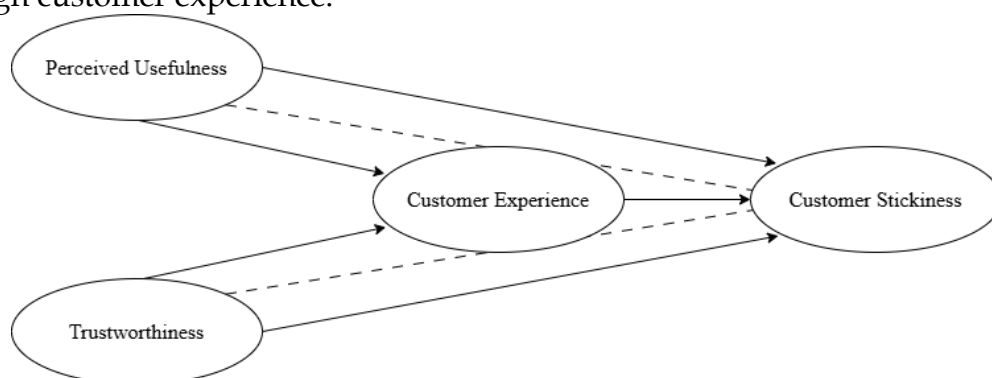


Figure 1: Conceptual Framework

## RESULTS AND DISCUSSION

### *Demographic Profile*

The respondents in this study consisted of 132 intercity bus passengers (AKDP) at Purabaya Terminal who had experience using digital payment systems for travel transactions. The demographic characteristics were analyzed based on gender and age, as these attributes are considered relevant in capturing variations in digital

payment usage behavior. In terms of gender distribution, the respondents were composed of 83,3% male and 16,67% female passengers, indicating a relatively male-dominated composition among digital payment users in intercity bus services. This distribution suggests that digital payment adoption in public transportation is not confined to a specific gender group. Regarding age, the majority of respondents were within the dominant age range, e.g., 21–25 years age group, followed by [second dominant age group]. A smaller proportion of respondents belonged to the [older/younger] age categories. This pattern reflects that digital payment usage among AKDP passengers is more prevalent among economically active and digitally literate age groups, which aligns with the increasing reliance on mobile-based financial services in daily transactions. Overall, the demographic profile indicates that digital payment systems in intercity bus transportation are utilized across diverse passenger groups, providing a suit This study involved 132 intercity bus passengers (AKDP) at Purabaya Terminal who had experience using digital payment systems for travel transactions. In terms of gender, the majority of respondents were male (83.33%, n = 110), while female respondents accounted for 16.67% (n = 22) of the sample. This distribution indicates that digital payment usage in intercity bus services is predominantly represented by male passengers, although adoption is evident across both gender groups. Regarding age, the respondents were largely concentrated in the productive age category. Most participants were aged 21–25 years (82.58%, n = 109), followed by those aged 17–20 years (6.82%, n = 9) and 26–30 years (5.30%, n = 7). A smaller proportion of respondents were aged 31–40 years (3.03%, n = 4), while 2.27% (n = 3) were above 40 years old. The dominance of respondents within the productive and digitally active age range suggests that the sample is appropriate for examining perceived usefulness, trustworthiness, customer experience, and customer stickiness in the context of digital payment usage in public transportation.

**Table: 1 Demographic Profile**

Measure	Items	Frequenc y	Percentage (%)
Age	17–20 years	9	6.82%
	21–25 years	109	82.58%
	26–30 years	7	5.30%
	31–40 years	4	3.03%
	> 40 years	3	2.27%
Total		132	100%
Gender	Male	110	83.33%
	Female	22	16.67%
Total		132	100%
Occupation	Student	78	59.09%
	Private Employee	32	24.24%

Measure	Items	Frequency	Percentage (%)
	Entrepreneur	12	9.09%
	Civil Servant	5	3.79%
	Others	5	3.79%
Total		132	100%
Frequency of Digital Payment Usage	Rarely	10	7.58%
	1-3 times/week	38	28.79%
	4-6 times/week	36	27.27%
	Daily	48	36.36%
Total		132	100%

### Measurement Model

The measurement model was evaluated by examining indicator reliability, internal consistency reliability, and convergent validity. The outer loadings of all indicators ranged from 0.705 to 0.870, exceeding the recommended threshold of 0.70 (Hair et al., 2017), thus confirming adequate indicator reliability. Composite Reliability (CR) values ranged from 0.907 to 0.945, while Cronbach's Alpha values ranged from 0.883 to 0.935 across all constructs, indicating strong internal consistency. Furthermore, the Average Variance Extracted (AVE) values ranged from 0.549 to 0.680, all above the minimum threshold of 0.50 (Fornell & Larcker, 1981), confirming that convergent validity was established.

**Table: 2 Construct Reliability and Validity**

Construct / Indikator	Outer Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Perceived Usefulness (X1)		0.935	0.939	0.945	0.633
X1.1.1	0.729				
X1.1.2	0.803				
X1.2.1	0.767				
X1.2.2	0.746				
X1.3.1	0.800				
X1.3.2	0.814				
X1.4.1	0.823				
X1.4.2	0.802				
X1.5.1	0.847				
X1.5.2	0.815				
Trustworthiness (X2)		0.906	0.909	0.927	0.680
X2.2.1	0.817				
X2.2.2	0.848				

X2.3.1	0.870				
X2.3.2	0.836				
X2.4.1	0.821				
X2.4.2	0.751				
Customer Experience (Z1)		0.915	0.916	0.929	0.568
Z.1.1	0.708				
Z.1.2	0.705				
Z.2.1	0.779				
Z.2.2	0.792				
Z.3.1	0.747				
Z.3.2	0.738				
Z.4.1	0.796				
Z.4.2	0.728				
Z.5.1	0.754				
Z.5.2	0.786				
Customer Stickiness (Y1)		0.883	0.885	0.907	0.549
Y.1.1	0.708				
Y.1.2	0.748				
Y.2.1	0.735				
Y.2.2	0.751				
Y.3.1	0.735				
Y.3.2	0.744				
Y.4.1	0.711				
Y.4.2	0.791				

Discriminant validity was assessed using the Fornell-Larcker criterion and cross-loading examination. The square root of AVE for each construct was greater than its correlations with other constructs, indicating satisfactory discriminant validity. In addition, each indicator loaded higher on its respective construct than on other constructs, further confirming that the measurement model met the discriminant validity requirements.

**Table: 3 Fornell-Larcker Criterion**

	X1	X2	Y	Z
X1	0.796			
X2	0.821	0.825		
Y	0.709	0.755	0.741	
Z	0.831	0.814	0.925	0.754

### **Structural Model**

The structural model was evaluated by examining the model's predictive accuracy ( $R^2$ ), effect size ( $f^2$ ), and the significance of structural path coefficients, following the PLS-SEM evaluation guidelines. The results indicate that the proposed model

demonstrates moderate to substantial explanatory power. Customer Experience (Z) recorded an R<sup>2</sup> value of 0.656, indicating that 65.6% of the variance in Customer Experience is explained by Perceived Usefulness (X1) and Trustworthiness (X2). Meanwhile, Customer Stickiness (Y) exhibited an R<sup>2</sup> value of 0.549, suggesting that 54.9% of its variance is explained by Perceived Usefulness, Trustworthiness, and Customer Experience. These values indicate that the structural model possesses adequate predictive accuracy for behavioral research. Effect size analysis (f<sup>2</sup>) further reveals that Perceived Usefulness has a large effect on Customer Experience (f<sup>2</sup> = 0.356), highlighting its dominant role in shaping users' experiential evaluations. Customer Experience shows a medium effect on Customer Stickiness (f<sup>2</sup> = 0.189), whereas the direct effects of Perceived Usefulness and Trustworthiness on Customer Stickiness are categorized as small. This pattern suggests that experiential mechanisms play a more central role in driving sustained usage behavior.

**Table: 4 R-Square (R<sup>2</sup>) Values**

	R Square	R Square Adjusted
Y	0.710	0.703
Z	0.658	0.653

**Table: 5 Effect Size (f<sup>2</sup>)**

**Table: 6 Structural Path Coefficients**

Path	Path Coefficient (β)	T-Statistics	P-Values	Result
Perceived Usefulness → Customer Stickiness	-0.051	0.499	0.618	Not Significant
Perceived Usefulness → Customer Experience	0.477	5.800	0.000	Significant
Trustworthiness → Customer Stickiness	0.158	1.873	0.062	Not Significant
Trustworthiness → Customer Experience	0.385	4.880	0.000	Significant
Customer Experience → Customer Stickiness	0.758	7.764	0.000	Significant

Note: Significance level at p < 0.05.

The hypothesis testing results indicate that Perceived Usefulness and Trustworthiness have positive and significant effects on Customer Experience, while Customer Experience has a strong and significant effect on Customer Stickiness. In contrast, the direct effects of Perceived Usefulness and Trustworthiness on Customer Stickiness are not statistically significant. These findings confirm that Customer Experience fully mediates the relationship between Perceived Usefulness and Customer Stickiness as well as between Trustworthiness and Customer Stickiness. Overall, the results demonstrate that sustained usage of digital payment systems in public transportation is primarily driven by experiential factors, rather than direct functional or trust-based perceptions alone. Functional benefits and trust contribute

indirectly by enhancing positive customer experiences, which in turn foster customer stickiness.

## CONCLUSION

This study demonstrates that perceived usefulness and trustworthiness play a significant role in shaping customer experience in the use of digital payment systems within intercity bus (AKDP) services. The findings indicate that both variables have a positive and significant effect on customer experience, while customer experience emerges as the most influential factor in determining customer stickiness. In contrast, neither perceived usefulness nor customer trust exhibits a statistically significant direct effect on customer stickiness. These results suggest that sustained usage behavior is not solely driven by functional value or trust perceptions in isolation, but is largely influenced by how users perceive and experience their interactions with the digital payment system. This conclusion is further supported by the coefficient of determination ( $R^2$ ), which indicates that the model has substantial explanatory power for both customer experience and customer stickiness.

Furthermore, the results position customer experience as a critical mediating mechanism that links perceived usefulness and customer trust to customer stickiness. In other words, the benefits of the system and the level of trust will only translate into continued usage when they are effectively reflected in a seamless, convenient, and reassuring user experience. These findings imply that service providers should not focus solely on improving technical features and security aspects, but also prioritize the design of a consistent and user-centered service experience. In the context of public transportation, enhancing interface clarity, transaction transparency, and service responsiveness becomes a strategic priority in fostering stronger customer stickiness toward digital payment systems.

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